

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Hilarie Mohn
Ryan Mohn
Debtors

Case No. 16-04482-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 11, 2021

User: AutoDocket
Form ID: 3180W

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Total Noticed: 41

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Hilarie Mohn, Ryan Mohn, 719 Fieldstone Lane, Elizabethtown, PA 17022-1442 |
| cr | + CAVALRY SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083 |
| 4850177 | + Cap1/justice, Po Box 30253, Salt Lake City, UT 84130-0253 |
| 4871857 | + Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083 |
| 4850194 | + PSEC, 1 Credit Union Place, Harrisburg, PA 17110-2912 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| 4866017 | EDI: BECKLEE.COM | Jan 12 2021 00:03:00 | American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 4850174 | + EDI: AMEREXPR.COM | Jan 12 2021 00:13:00 | Amex, P.o. Box 981537, El Paso, TX 79998-1537 |
| 4850175 | EDI: BANKAMER.COM | Jan 12 2021 00:13:00 | Bk Of Amer, Po Box 982238, El Paso, TX 79998 |
| 4879860 | + Email/Text: bankruptcy@cavps.com | Jan 11 2021 19:06:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 4850180 | + EDI: CITICORP.COM | Jan 12 2021 00:13:00 | Citi, Po Box 6241, Sioux Falls, SD 57117-6241 |
| 4850182 | + EDI: WFNNB.COM | Jan 12 2021 00:13:00 | Comenity Bank/buckle, Po Box 182789, Columbus, OH 43218-2789 |
| 4850183 | + EDI: WFNNB.COM | Jan 12 2021 00:13:00 | Comenity Bank/vctrsec, Po Box 182789, Columbus, OH 43218-2789 |
| 4891221 | + EDI: WFNNB.COM | Jan 12 2021 00:13:00 | Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132 |
| 4850184 | + EDI: CONVERGENT.COM | Jan 12 2021 00:03:00 | Convergent Outsourcing, 800 Sw 39th St, Renton, WA 98057-4927 |
| 4850185 | + EDI: CCS.COM | Jan 12 2021 00:03:00 | Credit Coll, Po Box 607, Norwood, MA 02062-0607 |
| 4850186 | + Email/PDF: creditonebknotifications@resurgent.com | Jan 11 2021 19:08:15 | Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872 |
| 4851774 | EDI: DISCOVER.COM | Jan 12 2021 00:13:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 4850187 | + EDI: DISCOVER.COM | Jan 12 2021 00:13:00 | Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316 |

| | | | |
|---------|---|----------------------|---|
| 4850178 | EDI: JPMORGANCHASE | Jan 12 2021 00:03:00 | Chase Card, Po Box 15298, Wilmington, DE 19850 |
| 4878264 | Email/PDF: resurgentbknotifications@resurgent.com | Jan 11 2021 19:08:16 | LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 4885441 | Email/PDF: resurgentbknotifications@resurgent.com | Jan 11 2021 19:10:11 | LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 4882370 | + EDI: MID8.COM | Jan 12 2021 00:03:00 | MIDLAND FUNDING LLC, MIDLAND CREDIT MANAGEMENT, INC. as agent, for MIDLAND FUNDING LLC, PO Box 2011, WARREN, MI 48090-2011 |
| 4850188 | + EDI: MID8.COM | Jan 12 2021 00:03:00 | Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2709 |
| 4879487 | + EDI: MID8.COM | Jan 12 2021 00:03:00 | Midland Funding, LLC, Midland Credit Management, Inc., as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011 |
| 4890524 | Email/Text: Bankruptcy.Notices@pnc.com | Jan 11 2021 19:05:00 | PNC Bank, N.A., c/o PNC Mortgage, a division of PNC Bank, 3232 Newmark Drive, Attn: Bankruptcy, Miamisburg, OH 45342 |
| 4850193 | Email/Text: Bankruptcy.Notices@pnc.com | Jan 11 2021 19:05:00 | PNC Mortgage, PO Box 1820, Dayton, OH 45401 |
| 4891496 | EDI: PRA.COM | Jan 12 2021 00:03:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 4862457 | + Email/Text: bankruptcynotices@psecu.com | Jan 11 2021 19:06:00 | PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013 |
| 4850190 | + Email/Text: bankruptcynotices@psecu.com | Jan 11 2021 19:06:00 | Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990 |
| 4872713 | EDI: Q3G.COM | Jan 12 2021 00:03:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 5109781 | + Email/Text: bncmail@w-legal.com | Jan 11 2021 19:06:00 | SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132 |
| 5109780 | + Email/Text: bncmail@w-legal.com | Jan 11 2021 19:06:00 | SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132 |
| 4850198 | + EDI: CITICORP.COM | Jan 12 2021 00:13:00 | Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282 |
| 4850199 | + EDI: RMSC.COM | Jan 12 2021 00:13:00 | Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015 |
| 4850200 | + EDI: RMSC.COM | Jan 12 2021 00:13:00 | Syncb/ashley Homestore, C/o Po Box 965036, Orlando, FL 32896-0001 |
| 4850201 | + EDI: RMSC.COM | Jan 12 2021 00:13:00 | Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001 |
| 4850202 | + EDI: RMSC.COM | Jan 12 2021 00:13:00 | Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005 |
| 4850203 | + EDI: RMSC.COM | Jan 12 2021 00:13:00 | Syncb/tjx Cos, Po Box 965005, Orlando, FL 32896-5005 |
| 4887598 | + EDI: RMSC.COM | Jan 12 2021 00:13:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021 |
| 4883384 | + Email/Text: bncmail@w-legal.com | Jan 11 2021 19:06:00 | TD BANK USA, N.A., C O WEINSTEIN & |

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4850204 + EDI: WTRRN BANK.COM

Jan 12 2021 00:13:00

RILEY, PS, 2001 WESTERN AVENUE, STE
400, SEATTLE, WA 98121-3132

Td Bank Usa/targetcred, Po Box 673, Minneapolis,
MN 55440-0673

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | * | PSECU, PO Box 67013, Harrisburg, PA 17106-7013 |
| cr | *+ | SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132 |
| 4850181 | *+ | Citi, Po Box 6241, Sioux Falls, SD 57117-6241 |
| 4850179 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card, Po Box 15298, Wilmington, DE 19850 |
| 4850189 | *+ | Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2709 |
| 4850195 | *+ | PSEC, 1 Credit Union Place, Harrisburg, PA 17110-2912 |
| 4850196 | *+ | PSEC, 1 Credit Union Place, Harrisburg, PA 17110-2912 |
| 4850197 | *+ | PSEC, 1 Credit Union Place, Harrisburg, PA 17110-2912 |
| 4850191 | *+ | Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990 |
| 4850192 | *+ | Pa Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990 |
| 4850176 | ##+ | Brown & Joseph Ltd, 1 Pierce Pl Ste 1225w, Itasca, IL 60143-1218 |

TOTAL: 0 Undeliverable, 10 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2021 at the address(es) listed below:

| Name | Email Address |
|---------------------------------|--|
| Bass and Associates PC | on behalf of Creditor CAVALRY SPV I LLC ecf@bass-associates.com |
| Charles J DeHart, III (Trustee) | TWecf@pamd13trustee.com |
| James Warmbrodt | on behalf of Creditor PNC BANK N.A. bkgroup@kmlawgroup.com |
| Michael J Clark | on behalf of Creditor PNC BANK N.A. pabk@logs.com |
| Rebecca Ann Solarz | on behalf of Creditor PNC BANK N.A. bkgroup@kmlawgroup.com |
| Sean Patrick Quinlan | on behalf of Debtor 1 Hilarie Mohn spqesq@gmail.com spqesq@gmail.com |
| Sean Patrick Quinlan | |

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on behalf of Debtor 2 Ryan Mohn spqesq@gmail.com spqesq@gmail.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

| | | | |
|---|--|--------------------------------|-------------|
| Debtor 1 | <u>Hilarie Mohn</u> | Social Security number or ITIN | xxx-xx-2121 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Ryan Mohn</u> | Social Security number or ITIN | xxx-xx-0944 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court Middle District of Pennsylvania | | | |
| Case number: 1:16-bk-04482-HWV | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Hilarie Mohn

Ryan Mohn

1/11/21**By the court:** Henry W. Van Eck
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.